



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [BANCFIRST CORPORATION](#)

**City/State** [OKLAHOMA CITY, OK](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [10,549,315](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [2](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**BANCFIRST CORPORATION**  
**101 NORTH BROADWAY**  
**OKLAHOMA CITY, OK 73102**

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	77,490	76,305	311,192	290,715	262,466	1.55	54.64
Income from lease financing receivables.....	172	213	795	804	627	-19.25	100.00
Fully taxable income on loans and leases.....	77,181	75,991	310,005	289,137	261,271	1.57	54.60
Tax-exempt income on loans and leases.....	481	527	1,982	2,382	1,822	-8.73	76.84
Estimated tax benefit on income on loans and leases.....	263	295	1,085	1,319	1,022	-10.78	44.89
Income on loans and leases (tax equivalent).....	77,925	76,813	313,072	292,838	264,115	1.45	54.69
Investment interest income (tax equivalent).....	1,801	2,733	9,332	14,007	9,748	-34.11	6.09
Interest on balances due from depository institutions.....	595	4,769	6,049	31,368	30,403	-87.52	-66.96
Interest income on other earning assets.....	76	58	206	252	573	31.03	2433.33
Total interest income (tax equivalent).....	80,397	84,373	328,659	338,465	304,839	-4.71	49.22
Interest on time deposits of \$250K or more .....	224	580	1,788	2,692	1,711	-61.38	
Interest on time deposits < \$250K.....	844	2,055	6,360	8,586	6,827	-58.93	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,254	6,765	10,324	41,460	31,924	-81.46	-33.72
Interest on other borrowings and trading liabilities.....	492	498	1,973	1,998	2,266	-1.20	-5.93
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	2,814	9,898	20,445	54,736	42,728	-71.57	-21.90
Net interest income (tax equivalent).....	77,583	74,475	308,214	283,729	262,111	4.17	54.32
Non-interest income.....	39,709	37,225	139,257	137,317	124,814	6.67	48.25
Adjusted operating income (tax equivalent) .....	117,292	111,700	447,471	421,046	386,925	5.01	52.21
Overhead expense.....	64,908	63,571	259,575	242,421	222,053	2.10	36.62
Provision for credit losses.....	0	19,583	62,648	8,287	3,802		-100.00
Securities gains (losses) .....	0	0	0	0	-109		-100.00
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	52,479	28,596	124,859	171,150	161,117	83.52	105.41
Applicable income taxes .....	9,658	5,642	23,926	34,683	33,938	71.18	12.04
Tax equivalent adjustments .....	301	346	1,347	1,573	1,363	-13.01	-13.75
Applicable income taxes (tax equivalent).....	9,959	5,988	25,273	36,256	35,301	66.32	11.04
Minority interest .....	0	0	0	15	2		
Net income before discontinued operations, net of minority interest .....	42,520	22,608	99,586	134,879	125,814	88.08	156.47
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	42,520	22,608	99,586	134,879	125,814	88.08	156.47
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	42,520	22,608	99,586	134,894	125,816	88.08	156.47
Investment securities income (tax equivalent).....	1,801	2,733	9,332	14,007	9,748	-34.11	6.09
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,547	2,352	7,860	12,449	7,841	-34.23	54.08
Mortgage-backed securities .....	117	181	563	664	568	-35.36	1.74
All other securities .....	137	200	909	894	1,339	-31.60	-76.35
Cash dividends declared.....	11,134	10,472	43,144	40,432	33,398	6.32	99.57
Common .....	11,134	10,472	43,144	40,432	33,398	6.32	99.57
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.16	2.96	63	3.97	3.99	50	3.53	3.53	45	4.25	4.19	58	4.02	4.08	45
Less: Interest expense .....	0.11	0.27	14	0.47	0.81	13	0.22	0.54	9	0.69	0.95	21	0.56	0.75	25
Equals: Net interest income (tax equivalent) .....	3.05	2.67	75	3.50	3.13	73	3.31	2.96	77	3.56	3.21	72	3.45	3.33	54
Plus: Non-interest income .....	1.56	1.13	73	1.75	0.89	87	1.49	0.98	80	1.72	0.90	90	1.64	0.90	90
Equals: adjusted operating income (tax equivalent) .....	4.61	3.87	86	5.25	4	89	4.80	3.96	77	5.29	4.16	86	5.10	4.27	83
Less: Overhead expense .....	2.55	2.28	70	2.99	2.60	74	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71
Less: Provision for credit losses .....	0	-0.12	65	0.92	0.58	76	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0	0.02	28	0	0.02	16	0	0.01	29	0	0	27
Plus: other tax equivalent adjustments .....	0	0	48	0	0	52	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	2.06	1.78	72	1.34	0.88	73	1.34	1.22	57	2.15	1.53	86	2.12	1.55	90
Less: Applicable income taxes (tax equivalent) .....	0.39	0.40	52	0.28	0.19	65	0.27	0.27	54	0.46	0.35	80	0.47	0.32	84
Less: Minority interest .....	0	0	42	0	0	47	0	0	45	0	0	90	0	0	90
Equals: Net operating income .....	1.67	1.36	76	1.06	0.71	74	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.67	1.35	76	1.06	0.71	74	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89
Memo: Net income (last four quarters) .....	1.23	1.07	68	1.54	1.06	87	1.07	0.97	59	1.69	1.19	88	1.66	1.22	88
Net income—BHC and noncontrolling (minority) interest .....	1.67	1.37	76	1.06	0.71	74	1.07	0.97	58	1.69	1.19	87	1.66	1.22	88
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.53	93.08	31	91.49	93.22	26	91.90	93.47	29	92.19	93.22	38	92.89	93.23	41
Average interest-bearing funds / Average assets .....	46.30	62.97	3	53.97	71	5	49.47	68.25	3	53.15	70.66	4	53.01	70.70	5
Interest income (tax equivalent) / Average earning assets .....	3.45	3.18	63	4.34	4.29	53	3.84	3.78	50	4.61	4.49	63	4.32	4.38	47
Interest expense / Average earning assets .....	0.12	0.29	14	0.51	0.87	14	0.24	0.57	9	0.75	1.02	21	0.61	0.81	25
Net interest income (tax equivalent) / Average earning assets .....	3.33	2.88	73	3.83	3.36	78	3.60	3.17	80	3.87	3.45	70	3.72	3.58	54
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.87	4.05	85	5.32	4.75	86	4.87	4.28	86	5.55	4.98	83	5.32	4.85	80
Interest-bearing bank balances .....	0.12	0.10	73	1.27	1.24	55	0.40	0.32	78	2.20	2.26	55	2.02	1.88	63
Federal funds sold and reverse repos .....	0	0.26	21	0	0.85	12	0	0.43	13	2.39	2.02	68	1.76	1.50	50
Trading assets .....	0	0.39			0.48			0.80			0.49			0.70	
Total earning assets .....	3.44	3.15	66	4.32	4.23	57	3.82	3.80	55	4.59	4.47	59	4.31	4.33	47
Investment securities (tax equivalent) .....	1.36	1.84	18	2.11	2.64	8	1.62	2.32	6	2.30	2.74	10	2.06	2.69	5
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.33	1.30	54	1.80	2.63	18	1.53	1.87	37	2.52	2.54	52	1.56	2.20	16
Mortgage-backed securities .....	3.14	1.60	99	4.35	2.42	98	3.52	2.05	97	3.99	2.54	99	3.32	2.44	97
All other securities .....	1.71	2.93	11	2.01	3.38	5	1.91	3.24	10	2.63	3.80	14	3.66	3.74	50
Interest-bearing deposits .....	0.19	0.26	37	0.83	0.98	37	0.39	0.62	19	1.25	1.13	63	1	0.85	67
Time deposits of \$250K or more .....	0.65	0.82	37	1.58	2.02	13	1.22	1.60	19	2	2.13	33	1.29	1.57	24
Time deposits < \$250K .....	0.65	0.78	43	1.48	1.79	20	1.16	1.49	17	1.53	1.91	17	1.16	1.42	23
Other domestic deposits .....	0.12	0.17	39	0.70	0.69	57	0.27	0.36	35	1.18	0.86	74	0.98	0.64	80
Foreign deposits .....	0	0.13			1.79			1.24			2.53			1.85	
Federal funds purchased and repos .....	0.14	0.18	57	1.14	0.72	78	0.29	0.37	51	2.19	1.23	78	1.84	1.03	78
Other borrowed funds and trading liabilities .....	0	1.38		0	0.78	25	0	0.55	27	0	1.03	24		2.10	
All interest-bearing funds .....	0.24	0.42	21	0.86	1.14	22	0.44	0.79	13	1.29	1.34	46	1.06	1.06	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	39,709	37,225	139,257	137,317	124,814
Fiduciary activities income .....	3,102	3,655	13,130	13,599	12,830
Service charges on deposit accounts - domestic .....	7,534	9,704	33,727	38,968	38,007
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	213	2,310	5,094	9,288	5,981
Insurance activities revenue.....	280	307	1,191	1,395	1,270
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	6	8	27	-60	-22
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	4,594	3,054	8,041	4,716	3,411
Other non-interest income.....	23,980	18,187	78,047	69,411	63,337
Total overhead expenses .....	64,908	63,571	259,575	242,421	222,053
Personnel expense.....	39,577	39,756	164,727	153,024	139,547
Net occupancy expense.....	8,225	7,037	31,030	25,327	24,028
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	793	964	3,815	3,719	3,009
Other operating expenses.....	16,313	15,814	60,003	60,351	55,469
Fee income on mutual funds and annuities.....	213	2,310	5,094	9,288	5,981
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	2,239,890	2,004,789	2,724,451	1,858,046	1,598,237
Number of equivalent employees .....	1,913	1,979	2,036	1,948	1,906
Average personnel expense per employee.....	20.69	20.09	80.91	78.55	73.21
Average assets per employee.....	5,322.39	4,298.17	4,579.39	4,087.36	3,981.40

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	0.54	2.10	32	6.21	0.72	90	3.66	0.51	90	6.76	0.66	93	4.79	1.69
Overhead expenses / Net Interest Income + non-interest income .....	55.48	59.31	32	57.09	63.41	24	58.18	61.22	34	57.79	61.79	33	57.59	61.22
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.55	2.28	70	2.99	2.60	74	2.78	2.48	71	3.04	2.59	76	2.93	2.58
Personnel expense.....	1.55	1.28	78	1.87	1.50	80	1.77	1.42	80	1.92	1.50	83	1.84	1.46
Net occupancy expense.....	0.32	0.24	80	0.33	0.32	57	0.33	0.30	66	0.32	0.32	53	0.32	0.31
Other operating expenses.....	0.67	0.73	52	0.79	0.76	56	0.68	0.73	45	0.80	0.76	58	0.77	0.79
Overhead less non-interest income .....	0.99	1.10	38	1.24	1.67	17	1.29	1.44	34	1.32	1.65	23	1.28	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	55.34	58.69	33	56.91	61.62	26	58.01	58.93	44	57.58	59.91	39	57.39	60.51
Personnel expense.....	33.74	33.28	50	35.59	35.22	49	36.81	33.88	75	36.34	34.17	64	36.07	34.42
Net occupancy expense.....	7.01	6.42	63	6.30	7.45	34	6.93	7.04	50	6.02	7.50	25	6.21	7.33
Other operating expenses.....	14.58	18.45	26	15.02	18.43	26	14.26	17.57	22	15.22	17.93	29	15.11	18.28
Total non-interest income .....	33.85	28.42	66	33.33	20.39	84	31.12	23.45	73	32.61	19.83	89	32.26	20.30
Fiduciary activities income .....	2.64	2.15	63	3.27	1.69	75	2.93	1.45	75	3.23	1.61	77	3.32	1.95
Service charges on domestic deposit accounts .....	6.42	3.21	91	8.69	3.19	95	7.54	2.67	93	9.26	3.21	94	9.82	3.58
Trading revenue.....	0	0.97	24	0	0.16	45	0	0.10	39	0	0.07	41	0	0.03
Investment banking fees and commissions.....	0.18	2.51	18	2.07	1.14	80	1.14	1.03	70	2.21	0.91	83	1.55	0.85
Insurance activities revenue.....	0.24	0.38	66	0.27	0.52	71	0.27	0.41	72	0.33	0.37	75	0.33	0.46
Venture capital revenue.....	0	0.02	45	0	0	50	0	0	48	0	0	50	0	0.49
Net servicing fees .....	0.01	0.99	25	0.01	-0.34	47	0.01	0	49	-0.01	0.22	4	-0.01	0.52
Net securitization income .....	0	0.01	45	0	0	49	0	0	48	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets .....	3.92	3.74	59	2.73	3.28	64	1.80	5.55	36	1.12	2.27	55	0.88	1.98
Other non-interest income.....	20.44	8.65	91	16.28	7.77	87	17.44	7.76	90	16.49	7.41	91	16.37	7.05
Overhead less non-interest income .....	21.48	29.66	26	23.59	41.03	9	26.89	34.63	27	24.96	39.47	11	25.13	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.40	21.04	22	19.73	17.29	52	19.16	20.30	35	20.26	21.51	36	21.06	18.37
Applicable income tax + TE / Pretax net operating income + TE .....	18.98	22.74	11	20.94	21.44	35	20.24	22.51	25	21.18	23.31	30	21.91	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	3,714,061	3,643,854	3,721,947	3,544,020	3,230,695	1,93	28.40	
Commercial and industrial loans .....	2,008,033	1,596,543	2,055,511	1,409,483	1,076,541	25.77	137.52	
Loans to individuals .....	367,755	377,153	383,404	383,035	328,069	-2.49	33.02	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	126,176	139,283	125,768	135,082	136,313	-9.41	-15.57	
Other loans and leases .....	164,083	249,232	161,595	201,524	212,532	-34.16	38.13	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	6,380,108	6,006,065	6,448,225	5,673,144	4,984,150	6.23	48.97	
Less: Allowance for loan and lease losses .....	90,860	70,080	91,366	54,238	51,389	29.65	103.85	
Net loans and leases .....	6,289,248	5,935,985	6,356,859	5,618,906	4,932,761	5.95	48.40	
Debt securities that reprice or mature in over 1 year .....	383,958	280,889	182,033	268,289	331,422	36.69	89.46	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Subtotal .....	6,673,206	6,216,874	6,538,892	5,887,195	5,264,183	7.34	50.20	
Interest-bearing bank balances .....	2,788,316	1,356,826	1,336,394	1,646,238	1,195,824	105.50	86.09	
Federal funds sold and reverse repos .....	0	0	0	1,000	0			
Debt securities that reprice or mature within 1 year .....	136,585	311,098	373,163	223,337	440,710	-56.10	-52.79	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	9,598,107	7,884,798	8,248,449	7,757,770	6,900,717	21.73	54.05	
Non-interest-bearing cash and due from depository institutions .....	274,092	192,034	280,518	222,043	228,431	42.73	61.26	
Premises, fixed assets, and leases .....	263,452	215,927	261,677	206,275	174,362	22.01	107.29	
Other real estate owned .....	30,167	5,720	32,179	5,607	6,690	427.40	661.22	
Investment in unconsolidated subsidiaries .....	17,266	15,191	16,888	14,388	14,447	13.66	286.78	
Intangible and other assets .....	366,231	358,700	372,657	359,693	249,613	2.10	78.75	
Total assets .....	10,549,315	8,672,370	9,212,368	8,565,776	7,574,260	21.64	56.49	
Quarterly average assets .....	10,181,733	8,506,079	9,692,733	8,500,482	7,624,023	19.70	52.62	
Average loans and leases (YTD) .....	6,400,845	5,770,502	6,431,367	5,276,198	4,967,092	10.92	50.86	
<b>Memoranda</b>								
Loans held-for-sale .....	21,718	16,161	53,719	11,001	8,174	34.39	184.79	
Loans not held-for-sale .....	6,358,390	5,989,904	6,394,506	5,662,143	4,975,976	6.15	48.73	
Real estate loans secured by 1–4 family .....	1,122,959	1,141,114	1,144,793	1,107,284	987,344	-1.59	34.81	
Commercial real estate loans .....	2,337,897	2,246,471	2,318,196	2,188,557	2,024,110	4.07	25.04	
Construction and land development .....	524,257	523,744	507,874	542,831	451,224	0.10	30.63	
Multifamily .....	129,409	155,225	125,498	131,207	65,949	-16.63	108.09	
Nonfarm nonresidential .....	1,684,231	1,567,502	1,684,824	1,514,519	1,506,937	7.45	19.77	
Real estate loans secured by farmland .....	253,205	256,269	258,958	248,179	219,241	-1.20	33.31	
Total investment securities .....	520,543	591,987	555,196	491,626	772,132	-12.07	5.35	
U.S. Treasury securities .....	453,787	513,355	475,236	414,449	697,466	-11.60	61.65	
US agency securities (excluding mortgage-backed securities) .....	19,109	22,338	19,638	23,024	29,919	-14.46	-85.17	
Municipal securities .....	18,445	26,117	31,353	23,841	28,206	-29.38	-67.55	
Mortgage-backed securities .....	15,299	16,963	15,755	17,098	16,041	-9.81	-29.28	
Asset-backed securities .....	13,403	12,714	12,714	12,714	0	5.42		
Other debt securities .....	500	500	500	500	500	0.00	-87.28	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Available-for-sale securities .....	517,587	589,798	552,232	489,723	770,704	-12.24	6.55	
U.S. Treasury securities .....	453,787	513,355	475,236	414,449	697,466	-11.60	61.65	
US agency securities (excluding mortgage-backed securities) .....	19,109	22,338	19,638	23,024	29,919	-14.46	-85.17	
Municipal securities .....	16,040	24,512	28,948	22,531	27,411	-34.56	-67.46	
Mortgage-backed securities .....	15,248	16,879	15,696	17,005	15,908	-9.66	-28.44	
Asset-backed securities .....	13,403	12,714	12,714	12,714	0	5.42		
Other debt securities .....	0	0	0	0	0		-100.00	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-3	31	20	0	5			
Available-for-sale securities appreciation (depreciation) .....	8,601	13,242	9,943	4,641	-2,870	-35.05	166.28	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	467,349	410,008	500,077	450,295	468,982	13.99	1.28	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,276,145	2,980,792	3,790,900	1,237,286	934,450	43.46	370.29
NOW, ATS and transaction accounts .....	822,017	212,367	765,701	212,689	141,596	287.07	390.26
Time deposits less brokered deposits < \$250K .....	512,910	556,249	530,736	551,031	578,665	-7.79	
MMDA and other savings accounts .....	3,625,402	3,677,318	2,835,119	5,335,394	4,823,503	-1.41	-14.04
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	9,236,474	7,426,726	7,922,456	7,336,400	6,478,214	24.37	62.81
Time deposits of \$250K or more .....	135,466	146,474	142,248	146,987	126,207	-7.52	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	3,750	1,400	1,100	1,100	1,675	167.86	188.46
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	524	0		
Other borrowings w/remaining maturity over 1 year .....	0	0	0	5,096	0		
Brokered deposits < \$250K .....	0	0	0	248	1,074		
Noncore funding .....	139,216	147,874	143,348	153,955	128,956	-5.85	-58.94
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	26,804	26,804	26,804	26,804	26,804	0.00	-16.13
Other liabilities .....	52,150	47,586	51,875	43,628	37,497	9.59	52.70
Total liabilities .....	9,454,644	7,648,990	8,144,483	7,560,787	6,671,471	23.61	55.55
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	32,771	32,647	32,720	32,694	32,604	0.38	111.04
Common surplus .....	157,450	153,999	156,574	153,353	149,709	2.24	51.43
Retained earnings .....	898,026	826,855	871,161	815,488	722,615	8.61	65.96
Accumulated other comprehensive income .....	6,424	9,879	7,430	3,454	-2,139	-34.97	212.30
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,094,671	1,023,380	1,067,885	1,004,989	902,789	6.97	65.19
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,094,671	1,023,380	1,067,885	1,004,989	902,789	6.97	65.19
Total liabilities and capital .....	10,549,315	8,672,370	9,212,368	8,565,776	7,574,260	21.64	56.49
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,276,145	2,980,792	3,790,900	2,956,370	2,613,876	43.46	77.16
Interest-bearing deposits .....	5,095,795	4,592,408	4,273,804	4,527,265	3,991,619	10.96	41.66
Total deposits .....	9,371,940	7,573,200	8,064,704	7,483,635	6,605,495	23.75	55.91
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,067,885	1,004,989	1,004,989	902,789	775,629		
Accounting restatements .....	0	2,270	2,270	0	0		
Net income .....	42,520	22,608	99,586	134,879	125,814		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-3,594	-2,440	208	2,160	-4,324		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	39,498		
Less: Dividends declared .....	11,134	10,472	43,144	40,432	33,398		
Change in other comprehensive income .....	-1,006	6,425	3,976	5,593	-430		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,094,671	1,023,380	1,067,885	1,004,989	902,789		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	35.21	36.10	43	42.02	52.54	23	40.40	48.33	26	41.37	52.67	22	42.65	53.63	22
Commercial and industrial loans .....	19.03	13.88	77	18.41	11.25	81	22.31	13.47	85	16.45	11.45	78	14.21	11.42	69
Loans to individuals .....	3.49	3.42	65	4.35	2.65	78	4.16	2.29	81	4.47	2.71	76	4.33	2.65	78
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0	43	0	0	45	0	0	44	0	0	44
Agricultural loans.....	1.20	0.19	91	1.61	0.50	82	1.37	0.43	83	1.58	0.53	82	1.80	0.47	85
Other loans and leases.....	1.56	4.29	26	2.87	1.37	80	1.75	1.39	71	2.35	1.08	79	2.81	2.64	62
Net loans and leases.....	59.62	60.99	41	68.45	71.80	27	69	69.27	43	65.60	72.36	19	65.13	73.30	18
Debt securities over 1 year.....	3.64	16.70	5	3.24	13.39	8	1.98	13.53	4	3.13	13.66	7	4.38	13.20	8
Mutual funds and equity securities .....	0	0.06	14	0	0.05	19	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal .....	63.26	78.43	10	71.69	85.81	3	70.98	83.47	6	68.73	86.76	2	69.50	87.24	2
Interest-bearing bank balances .....	26.43	9.08	96	15.65	3.70	97	14.51	6.78	87	19.22	2.97	98	15.79	2.30	98
Federal funds sold and reverse repos .....	0	0.50	27	0	0.04	36	0	0.02	38	0.01	0.03	78	0	0.01	38
Debt securities 1 year or less .....	1.29	1.59	52	3.59	2.03	78	4.05	2.03	81	2.61	2.10	69	5.82	2.14	87
Trading assets .....	0	0.56	19	0	0.05	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	90.98	91.48	46	90.92	92.21	31	89.54	92.98	9	90.57	92.39	27	91.11	92.24	34
Non-interest cash and due from depository institutions.....	2.60	1	97	2.21	1.13	92	3.05	1.07	95	2.59	1.14	97	3.02	1.25	96
Other real estate owned.....	0.29	0.02	97	0.07	0.04	74	0.35	0.03	97	0.07	0.04	73	0.09	0.04	83
All other assets.....	6.42	7.44	39	6.87	6.58	57	7.42	5.87	75	6.84	6.41	58	5.88	6.39	41
<b>Memoranda</b>															
Short-term investments .....	27.73	11.92	91	19.23	6.17	97	18.56	9.38	89	21.84	5.36	96	21.61	4.70	97
U.S. Treasury securities.....	4.30	0.98	88	5.92	0.24	96	5.16	0.19	95	4.84	0.29	95	9.21	0.37	98
US agency securities (excluding mortgage-backed securities) .....	0.18	0.73	41	0.26	1.01	40	0.21	1.28	31	0.27	1.25	38	0.40	1.67	38
Municipal securities .....	0.17	1.77	26	0.30	2.69	23	0.34	2.96	28	0.28	2.58	23	0.37	2.66	24
Mortgage-backed securities .....	0.14	12.38	2	0.20	9.31	4	0.17	8.52	4	0.20	9.38	4	0.21	8.73	4
Asset-backed securities .....	0.13	0.35	63	0.15	0.28	77	0.14	0.35	74	0.15	0.30	78	0	0.26	33
Other debt securities .....	0	0.46	24	0.01	0.53	30	0.01	0.60	25	0.01	0.53	31	0.01	0.52	32
Loans held-for-sale.....	0.21	0.46	42	0.19	0.45	47	0.58	0.58	68	0.13	0.39	45	0.11	0.29	56
Loans held for investment .....	60.27	61.15	41	69.07	71.37	31	69.41	69.07	45	66.10	72.01	22	65.70	73.24	19
Real estate loans secured by 1–4 family .....	10.64	11.69	48	13.16	16.12	46	12.43	14.47	49	12.93	16.02	44	13.04	16.83	43
Revolving .....	0.91	1.51	41	1.14	2.22	34	0.98	1.79	37	1.18	2.24	36	1.16	2.43	33
Closed-end, secured by first liens .....	8.96	9.76	48	10.97	13.19	46	10.52	12.11	51	10.68	13.07	44	10.63	13.60	45
Closed-end, secured by junior liens .....	0.77	0.21	90	1.05	0.37	91	0.92	0.27	93	1.07	0.37	92	1.24	0.41	92
Commercial real estate loans .....	22.16	22.27	48	25.90	32.97	27	25.16	30.65	29	25.55	33.26	27	26.72	33.39	29
Construction and land development .....	4.97	3.32	72	6.04	4.95	66	5.51	4.32	67	6.34	5	68	5.96	4.78	67
Multifamily.....	1.23	3.21	29	1.79	4.89	25	1.36	5.03	16	1.53	4.76	23	0.87	5.12	14
Nonfarm nonresidential .....	15.97	14.77	52	18.07	21.52	31	18.29	19.97	39	17.68	21.85	30	19.90	21.85	36
Real estate loans secured by farmland.....	2.40	0.33	96	2.96	0.95	85	2.81	0.85	85	2.90	0.95	83	2.89	0.88	85





## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			1,779,857	1,618,062	1,232,995
Commit: Secured commercial real estate loans .....	525,408	469,661	481,075	433,187	293,197
Commit: Unsecured real estate loans .....	63	5,535	63	5,367	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	72,221	62,844	96,311	64,702	56,096
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	21,718	16,161	32,129	11,001	8,174
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	0	0	0	0	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	6,746	20	9,425	164	645

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						19.32	16.09	68	18.89	16.97	66	16.28	17.31	45	
Standby letters of credit .....	0.68	0.67	64	0.72	0.34	85	1.05	0.31	94	0.76	0.36	86	0.74	0.35	87
Commercial and similar letters of credit .....	0	0.02	20	0	0.01	37	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent .....	0	0.11	41	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.28	26	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.16	34	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts .....	0.27	42.67	2	0.19	4.61	57	0.45	3.72	66	0.13	2.95	63	0.12	6.51	16
Interest rate contracts .....	0.21	30.32	3	0.19	4.45	57	0.35	3.62	66	0.13	2.87	63	0.11	6.40	16
Interest rate futures and forward contracts .....	0.21	4.59	39	0.19	0.37	75	0.35	0.20	84	0.13	0.08	82	0.11	0.25	60
Written options contracts (interest rate) .....	0	2	9	0	0.42	34	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate) .....	0	1.45	22	0	0.03	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps .....	0	20.33	4	0	2.93	31	0	2.58	34	0	2.19	34	0	5.18	15
Foreign exchange contracts .....	0	6.19	25	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	3.83	26	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0.03	41	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps .....	0	0.71	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0.06	0.80	70	0	0	96	0.10	0	98	0	0	96	0.01	0	96
Commodity and other futures and forward contracts .....	0	0.06	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.27	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other swaps .....	0.06	0.27	77	0	0	99	0.10	0	99	0	0	99	0.01	0	98
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							27.67	24.20	66	30.67	24.81	74	24.82	25.18	49

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	28,464	16,181	41,554	11,165	8,819
Interest rate contracts .....	21,718	16,161	32,129	11,001	8,174
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	6,746	20	9,425	164	645
<b>Derivatives Position</b>					
Futures and forwards .....	21,718	16,161	32,129	11,001	8,174
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	6,746	20	9,425	164	645
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	28,464	16,181	41,554	11,165	8,819
Interest rate contracts .....	21,718	16,161	32,129	11,001	8,174
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	6,746	20	9,425	164	645
Derivative contracts (excluding futures and FX 14 days or less) .....	28,464	16,181	41,554	10,986	8,819
One year or less .....	28,464	16,181	41,554	10,986	8,819
Over 1 year to 5 years .....	0	0	0	0	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	425	124	872	15	238
Gross positive fair value.....	520	125	991	20	252
Held for trading.....	0	0	0	0	0
Non-traded.....	520	125	991	20	252
Current credit exposure on risk-based capital derivative contracts .....	76	125	965	9	230
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	76.30	94.52	13	99.88	99.81	15	77.32	99.50	3	98.53	99.57	9	92.69	99.91	4
Foreign exchange contracts .....	0	3.16	25	0	0.02	43	0	0.19	43	0	0.14	42	0	0	46
Equity, commodity, and other contracts .....	23.70	1.04	96	0.12	0.01	92	22.68	0	98	1.47	0.07	92	7.31	0	98
Futures and forwards .....	76.30	12.82	96	99.88	16.76	98	77.32	15.03	94	98.53	14.06	98	92.69	11.75	96
Written options .....	0	8.11	7	0	14.03	13	0	10.24	13	0	11.73	13	0	11.14	16
Exchange-traded .....	0	0.10	42	0	0	48	0	0	50	0	0	48	0	0	49
Over-the-counter .....	0	7.80	7	0	13.57	13	0	10.24	13	0	10.84	13	0	10.65	16
Purchased options .....	0	3.58	20	0	1.84	34	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded .....	0	0.11	42	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter .....	0	3.15	21	0	1.82	35	0	2.13	33	0	2.28	36	0	1.22	38
Swaps .....	23.70	69.64	13	0.12	59.14	14	22.68	71.83	13	1.47	64.61	14	7.31	65.42	20
Held for trading .....	0	42.14	20	0	10.82	36	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts .....	0	36.29	20	0	12.35	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts .....	0	1.47	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts .....	0	0.51	40	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded .....	100	57.86	79	100	89.18	63	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts .....	76.30	54.11	60	99.88	88.61	37	77.32	83.02	28	98.53	84.69	30	92.69	85.51	25
Foreign exchange contracts .....	0	0.45	33	0	0.01	45	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts .....	23.70	0.12	97	0.12	0	95	22.68	0	98	1.47	0.01	96	7.31	0	98
Derivative contracts (excluding futures and forex 14 days or less) .....	100	90.92	75	100	67.08	86	100	79.60	84	98.40	80.07	69	100	82.85	77
One year or less .....	100	26.80	96	100	15.23	97	100	15.52	96	98.40	15.20	96	100	12.75	97
Over 1 year to 5 years .....	0	28.69	4	0	15.99	17	0	19.75	15	0	22.92	14	0	22.66	16
Over 5 years .....	0	30.03	5	0	28.82	14	0	32.47	13	0	34.12	11	0	36.28	14
Gross negative fair value (absolute value) .....	1.49	1.21	65	0.77	3.13	18	2.10	2.84	39	0.13	1.30	18	2.70	0.66	99
Gross positive fair value .....	1.83	1.70	53	0.77	2.44	20	2.38	2.25	50	0.18	1.14	16	2.86	1.10	94
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	8	0	0.02	59	0	0.01	68	0	0	65	0	0.01	33
Gross positive fair value (X) .....	0	0.07	6	0	0.01	61	0	0.01	69	0	0	65	0	0.01	25
Held for trading (X) .....	0	0.05	21	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X) .....	0	0.01	19	0	0.01	65	0	0	74	0	0	68	0	0.01	32
Current credit exposure (X) .....	0	0.05	12	0	0.01	71	0	0.02	47	0	0.01	36	0	0	41
Credit losses on derivative contracts .....	0	0	47	0	0	49	0	0	48	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.61	12	0	0.11	68	0.02	0.27	42	0	0.10	36	0	0.06	41

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	91,366	54,238	54,238	51,389	51,666
Gross losses .....	666	1,160	23,832	6,386	5,003
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	160	112	1,005	948	924
Net losses .....	506	1,048	22,827	5,438	4,079
Provision for loan and lease losses .....	0	19,583	62,648	8,287	3,802
Adjustments .....	0	-2,693	-2,693	0	0
Ending balance .....	90,860	70,080	91,366	54,238	51,389
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0	-0.11	64	0.92	0.58	76	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28
Provision for loan and lease losses / Average loans and leases .....	0	-0.20	64	1.36	0.80	78	0.97	0.53	88	0.16	0.16	57	0.08	0.16	32
Provision for loan and lease losses / Net loan and lease losses .....	0	-168.35	57	1,868.61	717.14	80	274.45	672.96	29	152.39	142.73	63	93.21	182.69	28
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.43	1.49	50	1.17	1.17	53	1.43	1.35	60	0.96	0.94	55	1.03	0.94	64
Allowance for loan and lease losses / Total loans and leases .....	1.42	1.47	52	1.17	1.15	53	1.42	1.33	60	0.96	0.93	55	1.03	0.93	64
Allowance for loan and lease losses / Net loans and leases losses (X) .....	44.89	18.09	85	16.72	24.62	62	4	25.33	14	9.97	17.18	50	12.60	21.35	55
Allowance for loan and lease losses / Nonaccrual assets .....	257.20	291.29	53	153.98	334.63	28	243.14	336.78	50	301.91	315.75	66	227.35	285.36	54
ALLL / 90+ days past due + nonaccrual loans and leases .....	223.75	246.27	54	126.10	291.99	22	214.94	293.46	52	182.01	283.41	51	209.59	259.30	56
Gross loan and lease losses / Average loans and leases .....	0.04	0.24	16	0.08	0.15	42	0.37	0.16	87	0.12	0.16	46	0.10	0.15	47
Recoveries / Average loans and leases .....	0.01	0.08	11	0.01	0.04	23	0.02	0.04	29	0.02	0.05	31	0.02	0.05	29
Net losses / Average loans and leases .....	0.03	0.16	27	0.07	0.11	49	0.35	0.11	88	0.10	0.11	57	0.08	0.09	61
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses .....	0.67	7.39	6	1.75	9.45	12	15.74	42.12	21	18.95	41.80	29	13.27	51.25	14
Earnings coverage of net loan and lease losses (X) .....	103.12	25.70	87	45.64	18.72	77	8.16	33.55	27	32.71	22.46	70	40.10	29.27	68
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.01	0.03	54	0.02	0.02	67	0.18	0.04	91	0.09	0.02	87	0.04	0.01	77
Real estate loans secured by 1-4 family .....	0.01	-0.01	77	0.05	0.01	83	0.04	0.01	79	0.25	0.02	95	0.06	0.01	83
Revolving .....	0	-0.03	46	0.10	0	93	0.03	0	80	0.02	0.02	72	0.04	0.02	70
Closed-end .....	0.02	-0.01	80	0.05	0.02	77	0.04	0.01	80	0.27	0.02	96	0.06	0.01	85
Commercial real estate loans .....	0.01	0.05	51	0	0.02	66	0.19	0.05	87	0.02	0.02	67	0.03	0.01	74
Construction and land development .....	0	0	36	0	-0.01	90	-0.01	0	25	0.05	-0.02	93	0.06	-0.02	92
1-4 family .....	0	0	13	0	0	94	-0.01	0	7	0.04	0	95	0.03	0	94
Other .....	0	0	57	0	-0.01	93	0.01	-0.01	87	0	-0.02	90	0.04	-0.02	94
Multifamily .....	0	0	54	0	0	56	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential .....	0.01	0.07	52	0	0.02	36	0.26	0.07	89	0.01	0.03	57	0.02	0.02	70
Owner-occupied .....	0	0.01	50	0	0.01	31	0.05	0.01	85	0.01	0.01	67	0.02	0.01	83
Other .....	0.01	0.06	61	0	0.01	54	0.21	0.04	89	0	0.01	65	0.01	0.01	73
Real estate loans secured by farmland .....	0	0	57	0	0	50	0.79	0.01	98	0	0.01	83	0.03	0	91
Commercial and industrial loans .....	0.02	0.20	29	0.15	0.23	57	0.57	0.20	85	0.09	0.27	32	0.13	0.18	53
Loans to individuals .....	0.33	1.06	18	0.28	0.87	25	0.46	0.66	51	0.20	0.74	22	0.28	0.71	28
Credit card loans .....	0	2.41	9	0	2.23	18	0	1.71	15	0	1.89	14	0	1.65	21
Agricultural loans .....	0	0.02	50	0.02	0.01	88	1.42	0.01	96	0	0.02	80	0.14	0.03	89
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.10	0.09	72	0.03	0.19	58	0.39	0.44	77	0.12	0.14	66	0.14	0.28	64

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	16,869		27,012		21,300		24,954		25,777						
90+ days past due loans and leases .....	5,282		10,065		4,929		11,834		1,916						
Nonaccrual loans and leases .....	35,326		45,511		37,578		17,965		22,603						
Total past due and nonaccrual loans and leases .....	57,477		82,588		63,807		54,753		50,296						
Restructured 30–89 days past due .....	72		323		0		30		20						
Restructured 90+ days past due .....	0		101		0		64		48						
Restructured nonaccrual .....	1,988		5,098		2,078		3,279		7,960						
Total restructured loans and leases .....	2,060		5,522		2,078		3,373		8,028						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	6,623		2,829		6,737		18,024		13,410						
Other real estate owned .....	30,167		5,720		32,179		5,607		6,690						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.26	0.33	49	0.45	0.45	55	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79
90+ days past due loans and leases .....	0.08	0.11	67	0.17	0.04	89	0.08	0.04	79	0.21	0.03	92	0.04	0.03	72
Nonaccrual loans and leases .....	0.55	0.65	47	0.76	0.53	76	0.58	0.60	54	0.32	0.48	34	0.45	0.49	53
90+ days past due and nonaccrual loans and leases .....	0.64	0.82	47	0.93	0.59	79	0.66	0.67	54	0.53	0.54	59	0.49	0.54	54
30–89 days past due restructured .....	0	0.01	49	0.01	0	86	0	0	32	0	0	60	0	0.01	56
90+ days past due restructured .....	0	0	30	0	0	95	0	0	45	0	0	92	0	0	88
Nonaccrual restructured .....	0.03	0.13	22	0.08	0.04	76	0.03	0.09	39	0.06	0.07	55	0.16	0.10	71
30–89 days past due loans held for sale .....	0	0	41	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	39	0	0	47	0	0	46	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.26	0.33	49	0.45	0.46	55	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79
90+ days past due assets .....	0.08	0.11	67	0.17	0.04	89	0.08	0.04	79	0.21	0.03	91	0.04	0.03	72
Nonaccrual assets .....	0.55	0.66	46	0.76	0.53	76	0.58	0.60	54	0.32	0.48	34	0.45	0.49	53
30+ days past due and nonaccrual assets .....	0.90	1.18	46	1.38	1.07	71	0.99	0.95	60	0.97	0.87	63	1.01	0.88	64
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.38	0.50	47	0.64	0.42	79	0.46	0.47	54	0.35	0.39	48	0.32	0.39	49
90+ days past due and nonaccrual assets + other real estate owned .....	0.67	0.53	76	0.71	0.48	77	0.81	0.52	76	0.41	0.45	55	0.41	0.45	53
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.68	0.58	65	0.63	0.49	69	0.83	0.63	70	0.49	0.56	50	0.56	0.59	50
Allowance for loan and lease losses .....	79.45	69.27	69	77.75	63.13	71	83.72	72.10	61	76.86	92.08	51	83.23	95.97	50
Equity capital + allowance for loan and lease losses .....	6.09	5.03	71	4.98	4.23	65	6.60	5.64	66	3.94	4.77	44	4.48	5.09	50
Tier 1 capital + allowance for loan and lease losses .....	6.96	5.96	65	5.81	4.65	72	7.58	6.21	68	4.58	5.30	49	4.83	5.65	47
Loans and leases + other real estate owned .....	1.13	0.97	67	0.91	0.68	71	1.18	0.92	69	0.73	0.78	56	0.86	0.82	57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.36	0.31	68	0.50	0.43	62	0.37	0.25	73	0.47	0.28	78	0.62	0.29	86
	90+ days past due .....		0.10	0.13	74	0.22	0.03	91	0.11	0.04	83	0.31	0.03	93	0.04	0.03	75
	Nonaccrual.....		0.61	0.76	48	0.33	0.52	34	0.66	0.63	57	0.36	0.45	41	0.42	0.48	52
Commercial and industrial	30–89 days past due .....		0.05	0.22	22	0.28	0.40	51	0.10	0.15	49	0.17	0.22	49	0.20	0.23	59
	90+ days past due .....		0.01	0.02	69	0.02	0.02	75	0.02	0.02	79	0.02	0.02	76	0.01	0.02	76
	Nonaccrual.....		0.49	0.69	44	1.89	0.73	88	0.48	0.61	54	0.16	0.74	21	0.53	0.61	54
Individuals	30–89 days past due .....		0.52	0.53	52	0.89	0.59	73	0.82	0.52	73	1	0.60	78	0.84	0.68	69
	90+ days past due .....		0.10	0.11	66	0.14	0.03	88	0.10	0.02	89	0.13	0.02	89	0.11	0.03	85
	Nonaccrual.....		0.06	0.22	38	0.05	0.14	42	0.07	0.14	47	0.07	0.12	52	0.14	0.15	62
Depository institution loans	30–89 days past due .....			0.01			0			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0.38	0.17	80	0.69	0.17	87	1.92	0.07	96	1.53	0.10	97	0.59	0.11	89
	90+ days past due .....		0.83	0	99	0.77	0	97	0.05	0	94	0.08	0	97	0.11	0.01	90
	Nonaccrual.....		1.79	0.44	87	1.82	0.62	85	2.02	0.57	85	1.81	0.80	84	1.82	0.46	85
Foreign governments	30–89 days past due .....			0.03													
	90+ days past due .....			0													
	Nonaccrual.....			0.04													
Other loans and leases	30–89 days past due .....		0	0.13	16	0	0.32	23	0	0.67	22	0	0.28	23	0	0.18	23
	90+ days past due .....		0	0.01	34	0	0.01	40	0	0	40	0	0	40	0	0	41
	Nonaccrual.....		0.20	0.15	71	0.14	0.06	82	0.21	0.10	82	0.18	0.04	84	0.20	0.04	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.84	0.47	82	0.86	0.67	70	0.58	0.46	68	1.01	0.53	82	0.79	0.52	74
	90+ days past due .....	0.11	0.28	66	0.16	0.05	84	0.12	0.06	79	0.23	0.05	86	0.10	0.04	81
	Nonaccrual .....	0.40	0.88	25	0.39	0.60	35	0.44	0.67	34	0.53	0.55	56	0.84	0.61	70
Revolving	30–89 days past due .....	0.77	0.31	88	0.13	0.45	25	0.29	0.25	61	0.21	0.36	39	0.09	0.36	28
	90+ days past due .....	0.11	0.03	84	0.03	0.02	82	0	0.01	41	0.04	0.01	83	0	0.02	37
	Nonaccrual .....	0.02	1.31	11	0.04	0.37	23	0.02	0.46	16	0.31	0.34	51	0.02	0.35	21
Closed-end	30–89 days past due .....	0.84	0.48	80	0.93	0.69	69	0.61	0.48	66	1.09	0.56	81	0.86	0.54	74
	90+ days past due .....	0.11	0.31	68	0.17	0.05	82	0.13	0.06	79	0.25	0.05	86	0.11	0.05	83
Junior lien	30–89 days past due .....	0.43	0.85	29	0.43	0.62	38	0.47	0.69	38	0.55	0.57	52	0.92	0.64	74
	Nonaccrual .....	0.08	0.01	95	0.12	0.03	93	0.03	0.01	79	0.06	0.02	86	0.08	0.02	90
	90+ days past due .....	0.01	0	87	0.01	0	95	0.04	0	94	0.01	0	92	0.01	0	89
	Nonaccrual .....	0.12	0.05	83	0.08	0.04	82	0.13	0.03	89	0.07	0.03	81	0.34	0.03	96
Commercial real estate	30–89 days past due .....	0.14	0.22	51	0.30	0.31	60	0.23	0.14	76	0.22	0.15	73	0.35	0.16	81
	90+ days past due .....	0.10	0.02	90	0.22	0.01	94	0.11	0.02	91	0.38	0.02	95	0.01	0.02	73
	Nonaccrual .....	0.53	0.62	49	0.22	0.43	39	0.50	0.57	54	0.16	0.34	37	0.20	0.41	44
Construction and development	30–89 days past due .....	0.38	0.22	78	0.36	0.36	66	0.34	0.16	82	0.25	0.20	74	0.07	0.17	57
	90+ days past due .....	0	0.01	35	0.01	0.01	85	0.06	0.01	90	0	0.01	43	0.01	0	89
	Nonaccrual .....	0.02	0.50	27	0.10	0.21	60	0.02	0.21	51	0.05	0.18	56	0.36	0.18	75
1–4 family	30–89 days past due .....	0.29	0.03	95	0.03	0.09	60	0.22	0.03	89	0.14	0.05	82	0.01	0.07	67
	90+ days past due .....	0	0	44	0.01	0	94	0.06	0	95	0	0	47	0	0	48
	Nonaccrual .....	0	0.02	29	0.07	0.02	85	0	0.01	42	0.02	0.01	84	0.26	0.04	89
Other	30–89 days past due .....	0.09	0.16	64	0.32	0.21	75	0.12	0.09	80	0.12	0.12	80	0.06	0.06	72
	90+ days past due .....	0	0	38	0	0	44	0	0	44	0	0	44	0.01	0	92
	Nonaccrual .....	0.02	0.43	31	0.03	0.16	55	0.02	0.16	56	0.02	0.14	55	0.10	0.10	70
Multifamily	30–89 days past due .....	0	0.08	27	0	0.11	34	0	0.03	39	0	0.03	38	1.14	0.03	96
	90+ days past due .....	0	0	45	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual .....	0	0.13	19	0	0.04	35	0	0.10	32	0	0.03	37	0.02	0.04	73
Nonfarm non-residential	30–89 days past due .....	0.08	0.20	36	0.32	0.28	63	0.21	0.14	74	0.22	0.13	78	0.39	0.17	79
	90+ days past due .....	0.14	0.02	92	0.31	0.02	93	0.14	0.02	89	0.55	0.02	95	0.01	0.02	74
	Nonaccrual .....	0.73	0.78	55	0.29	0.55	40	0.68	0.73	56	0.22	0.36	40	0.16	0.52	33
Owner Occupied	30–89 days past due .....	0.07	0.06	67	0.28	0.13	78	0.19	0.05	89	0.21	0.06	90	0.36	0.08	90
	90+ days past due .....	0.14	0	97	0.31	0.01	97	0.13	0.01	92	0.55	0.01	97	0.01	0	81
	Nonaccrual .....	0.45	0.32	76	0.26	0.23	62	0.40	0.27	71	0.19	0.19	54	0.07	0.20	36
Other	30–89 days past due .....	0	0.12	20	0.04	0.12	45	0.02	0.06	57	0.01	0.05	45	0.03	0.07	53
	90+ days past due .....	0	0.01	71	0	0.01	43	0.01	0	88	0	0.01	41	0	0.01	39
	Nonaccrual .....	0.28	0.40	52	0.02	0.22	34	0.28	0.33	59	0.03	0.14	42	0.09	0.22	57
Farmland	30–89 days past due .....	0.29	0.13	81	0.58	0.25	79	0.64	0.08	92	0.33	0.21	78	2.40	0.09	95
	90+ days past due .....	0.01	0.01	90	0.55	0.02	95	0.05	0	92	0	0.01	45	0.02	0	93
	Nonaccrual .....	2.31	1.14	79	1.05	1.20	70	3.05	1.19	81	1.32	1.06	70	0.54	0.49	69
Credit card	30–89 days past due .....	0	0.75	6	0	0.92	19	0	1.02	19	0	0.87	18	0	1.03	23
	90+ days past due .....	0	0.56	14	0	0.27	30	0	0.22	27	0	0.18	30	0	0.26	36
	Nonaccrual .....	0	0.10	37	0	0.02	45	0	0.02	46	0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018									
<b>Common Equity Tier 1 Capital</b>														
Common stock plus related surplus .....	190,221	186,646	189,294	186,047	182,313									
Retained earnings .....	898,026	826,855	871,161	815,488	722,615									
Accumulated other comprehensive income (AOCI) .....	6,424	9,879	7,430	3,454	-2,139									
Common equity tier 1 minority interest .....	0	0	0	0	0									
Common equity tier 1 capital before adjustments/deductions .....	1,094,671	1,023,380	1,067,885	1,004,989	902,789									
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>														
Less: Goodwill, intangible assets, and deferred tax assets .....	168,128	171,773	168,921	171,212	96,127									
Accumulated other comprehensive income-related adjustments .....	6,424	9,879	7,430	3,454	-2,139									
Other deductions from common equity tier 1 capital .....	0	0	0	0	0									
Subtotal: .....	920,119	841,728	891,534	830,323	808,801									
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0									
Common equity tier 1 capital .....	920,119	841,728	891,534	830,323	808,801									
<b>Additional Tier 1 Capital</b>														
Additional tier 1 capital instruments and related surplus .....	26,000	26,000	26,000	26,000	26,000									
Non-qualifying capital instruments .....	0	0	0	0	0									
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0									
Additional tier 1 capital before deductions .....	26,000	26,000	26,000	26,000	26,000									
Less: Additional tier 1 capital deductions .....	0	0	0	0	0									
Additional tier 1 capital .....	26,000	26,000	26,000	26,000	26,000									
<b>Tier 1 Capital</b> .....	946,119	867,728	917,534	856,323	834,801									
<b>Tier 2 Capital</b>														
Tier 2 capital instruments and related surplus .....	0	0	0	0	0									
Non-qualifying capital instruments .....	0	0	0	0	0									
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0									
Allowance for loan and lease losses in tier 2 capital .....	78,176	70,080	79,849	54,238	51,389									
Exited advanced approach eligible credit reserves .....														
Unrealized gains on AFS preferred stock classified as equity .....														
Tier 2 capital before deductions .....	78,176	70,080	79,849	54,238	51,389									
Exited advanced approach tier 2 capital before deductions .....														
Less: Tier 2 capital deductions .....	0	0	0	0	0									
Tier 2 capital .....	78,176	70,080	79,849	54,238	51,389									
Exited advanced approach tier 2 capital .....														
Total capital .....	1,024,295	937,808	997,383	910,561	886,190									
Exited advanced approach total capital .....														
<b>Total Assets for Capital Ratios</b>														
Average total consolidated assets, adjusted .....	10,181,733	8,506,079	9,692,733	8,500,482	7,624,023									
Less: Deductions from common equity tier 1 capital .....	168,128	171,773	168,921	171,212	96,127									
Less: Other deductions .....	0	0	0	0	0									
Total assets for leverage ratio .....	10,013,605	8,334,306	9,523,812	8,329,270	7,527,896									
Total risk-weighted assets .....	6,241,429	6,557,400	6,376,377	6,313,126	5,440,042									
Exited advanced approach total RWA .....														
<b>Capital Ratios</b>														
Common equity tier 1 capital, column A .....	14.74	12.54	83	12.84	10.41									
Common equity tier 1 capital, column B .....	0	0.28	46	0	0									
Tier 1 capital, column A .....	15.16	13.31	82	13.23	11.09									
Tier 1 capital, column B .....	0	0.32	46	0	0									
Total capital, column A .....	16.41	15.37	73	14.30	12.51									
Total capital, column B .....	0	0.36	46	0	0									
Tier 1 leverage .....	9.45	9.15	60	10.41	10.30									
Supplementary leverage ratio, advanced approaches HCs .....		7.94												
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....	0			4,933			0			5,352			4,691		-100.00		
Total property and casualty assets .....	0			4,933			0			5,352			4,691		-100.00		
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....	0			0			0			0			0				
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....	0			0			0			0			0				
Total insurance underwriting equity .....	0			4,207			0			2,604			2,973		-100.00		
Total property and casualty equity .....	0			4,207			0			2,604			2,973		-100.00		
Total life and health equity .....	0			0			0			0			0				
Total insurance underwriting net income .....	0			500			779			1,201			1,746		-100.00		
Total property and casualty .....	0			500			779			1,201			1,746		-100.00		
Total life and health .....	0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C) .....	0			106			0			1,195			253		-100.00		
Unearned premiums (P/C) .....	0			381			0			952			922		-100.00		
Policyholder benefit and contractholder funds (L/H) .....	0			0			0			0			0				
Separate account liabilities (L/H) .....	0			0			0			0			0				
Insurance activities revenue .....	280			307			1,191			1,395			1,270		-8.79	-2.78	
Other insurance activities income .....	280			307			1,191			1,395			1,270		-8.79	-2.78	
Insurance and reinsurance underwriting income .....	0			0			0			0			0				
Premiums .....	0			0			0			0			0				
Credit related insurance underwriting .....	0			0			0			0			0				
Other insurance underwriting .....	0			0			0			0			0				
Insurance benefits, losses, expenses .....	0			0			0			0			-35				
Net assets of insurance underwriting subsidiaries .....	0			4,207			0			2,604			2,973		-100.00		
Life insurance assets .....	81,328			78,847			80,705			78,222			75,733		3.15	18.67	
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0.06	0	97	0	0	48	0.06	0	97	0.06	0	97		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39		100	60	66		50		100	60	66	100	66.67	64			
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61		0	40	33		50		0	40	33	0	33.33	35			
Separate account assets (L/H) / Total life assets .....	12.21			0			0			0			0				
Insurance activities revenue / Adjusted operating income .....	0.24	0.38	66	0.27	0.52	71	0.27	0.41	72	0.33	0.37	75	0.33	0.46	74		
Premium income / Insurance activities revenue .....	0	2.23	43	0	0	47	0	0.01	47	0	0.03	47	0	0	48		
Credit related premium income / Total premium income .....	33.33				100			100			100			50			
Other premium income / Total premium income .....	66.67				0			0			0			50			
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	2.21	0	98	0.78	0	98	0.89	0	98	1.39	0	98		
Insurance net income (P/C) / Equity (P/C) .....	22.15		47.54	32.87	50		19.85		46.12	37.86	50	58.73	72.25	60			
Insurance net income (L/H) / Equity (L/H) .....	3.56																
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96				52.20			-40.91			132.57			116.87			
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07		0	0	50		0		0	0	0	50	0	0	50		
Reinsurance recovery (L/H) / Total assets (L/H) .....	0				0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0.05	0	99	0	0	50	0.03	0	99	0.04	0	98		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	7.84	11	37	8.41	11.40	31	8	11.01	30	8.59	11.53	31	8.55	13.70	27		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....	0		0		0		0		0		0		0				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0	49	0	0	49	0	0	49	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	1,510	1,242	1,523	1,106	9
Real estate loans.....	1,510	1,242	1,523	1,106	9
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	1,510	1,242	1,523	1,106	9
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.69	33	0	0	47	0	0.05	47	0	0	48	0	0	48
Cost: Interest-bearing deposits.....		0.13			1.79			1.24			2.53			1.85	

## Net Losses as a Percent of Foreign Loans by Type

Real estate loans .....	0.37														
Commercial and industrial loans .....	1.94										2.35			3.83	
Foreign governments and institutions .....	0														

## Growth Rates

Net loans and leases.....	21.58	-6.17	82		-41.40		37.70	5,672.05	78	12,188.89	-47.91	96	-25	-27.26	39
Total selected assets.....	21.58	-2.56	77		-24.74		37.70	6.04	84	12,188.89	-25.04	98	-25	5.03	25
Deposits .....		2.95			92.56			-44.89			2.53			-2.42	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.05	0.06	0.05	0.06	0.06
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		11,787	10,658	46,815	74,581	36,913	10.59	101.56
Dividends .....		11,785	10,657	46,814	73,431	35,762	10.58	102.91
Interest .....		2	1	1	1,150	1,151	100.00	-95.00
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		1,014	1,015	4,058	4,128	2,564	-0.10	96.89
Dividends .....		1,014	1,015	4,058	4,128	2,564	-0.10	96.89
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		12,801	11,673	50,873	78,709	39,477	9.66	101.18
Securities gains (losses) .....		0	0	0	0	-1		
Other operating income .....		180	229	886	451	17	-21.40	
Total operating income .....		12,981	11,902	51,759	79,160	39,493	9.07	104.01
<b>Operating Expenses</b>								
Personnel expenses .....		481	489	1,906	2,476	0	-1.64	
Interest expense .....		0	0	0	0	0		
Other expenses .....		830	883	3,406	4,077	2,870	-6.00	25.95
Provision for loan and lease losses .....		118	64	-30	429	0		
Total operating expenses .....		1,429	1,436	5,282	6,982	2,870	-0.49	116.84
Income (loss) before taxes .....		11,552	10,466	46,477	72,178	36,623	10.38	102.52
Applicable income taxes (credit) .....		-2,301	-440	-2,610	-2,731	-3,093		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		13,853	10,906	49,087	74,909	39,716	27.02	129.73
Equity in undistributed income of subsidiaries .....		28,667	11,702	50,499	59,970	86,098	144.98	171.75
Bank subsidiaries .....		28,165	10,946	51,018	58,719	84,349	157.31	169.93
Nonbank subsidiaries .....		502	756	-519	1,251	1,749	-33.60	336.52
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		42,520	22,608	99,586	134,879	125,814	88.08	156.47
<b>Memoranda</b>								
Bank net income .....		39,950	21,603	97,832	132,150	120,111	84.93	145.97
Nonbank net income .....		1,516	1,771	3,539	5,379	4,313	-14.40	140.63
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,098,657	96.76	1,034,583	97.29	1,075,639	97.05	1,013,825	812,096	6.19	72.87
Common and preferred stock .....		1,009,021	88.87	945,079	88.88	984,789	88.86	923,108	800,414	6.77	60.35
Excess cost over fair value .....		77,851	6.86	78,847	7.41	78,100	7.05	79,095	624	-1.26	17200.22
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		11,785	1.04	10,657	1	12,750	1.15	11,622	11,058	10.58	102.91
Investment in nonbank subsidiaries .....		18,738	1.65	23,965	2.25	18,228	1.64	23,203	21,922	-21.81	-11.76
Common and preferred stock .....		18,738	1.65	23,965	2.25	18,228	1.64	23,203	21,922	-21.81	-11.76
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		-1,047	-0.09	-1,814	-0.17	-1,097	-0.10	516	0		
Securities .....		9	0	46	0	-2	0	-14	0	-80.43	-91.18
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		15,035	1.32	4,914	0.46	9,081	0.82	5,761	105,089	205.96	-63.90
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....		281	0.02	243	0.02	272	0.02	234	0	15.64	
Intangible assets .....		0	0	0	0	0	0	0	0		
Other assets .....		3,748	0.33	1,428	0.13	6,158	0.56	1,577	958	162.46	72.32
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		1,135,421	100.00	1,063,365	100.00	1,108,279	100.00	1,045,102	940,065	6.78	62.05
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0		
Other liabilities .....		13,478	1.19	12,713	1.20	13,122	1.18	12,841	10,004	6.02	140.98
Balance due to subsidiaries and related institutions .....		27,272	2.40	27,272	2.56	27,272	2.46	27,272	27,272	0.00	-15.90
Total liabilities .....		40,750	3.59	39,985	3.76	40,394	3.64	40,113	37,276	1.91	7.18
Equity Capital .....		1,094,671	96.41	1,023,380	96.24	1,067,885	96.36	1,004,989	902,789	6.97	65.19
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0		
Common stock .....		32,771	2.89	32,647	3.07	32,720	2.95	32,694	32,604	0.38	111.04
Common surplus .....		157,450	13.87	153,999	14.48	156,574	14.13	153,353	149,709	2.24	51.43
Retained earnings .....		898,026	79.09	826,855	77.76	871,161	78.60	815,488	722,615	8.61	65.96
Accumulated other comprehensive income .....		6,424	0.57	9,879	0.93	7,430	0.67	3,454	-2,139	-34.97	212.30
Other equity capital components .....		0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....		1,135,421	100.00	1,063,365	100.00	1,108,279	100.00	1,045,102	940,065	6.78	62.05
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		26,804	2.36	26,804	2.52	26,804	2.42	26,804	26,804	0.00	-16.13
Notes payable to subsidiaries that issued TPS .....		26,804	2.36	26,804	2.52	26,804	2.42	26,804	26,804	0.00	-16.13
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		



## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income .....	80.37	74.87	61	96.02	77.30	64	87.89	79.13	60	53.97	65.39	40	84.09	87.25	50
Dividends declared / Net income .....	26.19	23.13	52	46.32	53.69	57	43.32	29.39	69	29.98	25.65	54	26.55	24.10	50
Net income – dividends / Average equity .....	11.57	9.52	70	4.75	3.31	56	5.41	6.36	38	9.83	7.61	76	10.72	8.12	80
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	105.85	101.14	52	101.77	147.78	36	108.51	130.75	38	181.62	160.93	65	107.08	131.90	44
Dividends from nonbank subsidiaries .....	9.11	3.28	85	9.69	0.72	92	9.41	3.01	84	10.21	2.59	84	7.68	2.83	80
Dividends from subsidiary holding companies .....	0	4.75	46	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries .....	114.95	128.99	50	111.46	168.67	40	117.91	158.62	39	191.83	209.89	64	114.76	144.51	44
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	29.50	30.63	48	49.33	86	45	47.85	43.52	54	55.57	45.88	58	29.77	33.37	46
Interest income from bank subsidiaries .....	0.01	0.12	54	0	0.13	70	0	0.05	66	0.87	0.09	93	0.96	0.11	91
Management and service fees from bank subsidiaries .....	0	1.08	36	0	0.79	43	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries .....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	29.50	33.49	45	49.34	92.03	44	47.85	51.02	52	56.44	48.40	57	30.73	35.67	45
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	66.89	47.24	68	57.31	45.12	53	114.67	99.52	78	76.74	76.61	38	59.45	80.47	37
Interest income from nonbank subsidiaries .....	0	2.80	33	0	0.17	45	0	0.07	45	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries .....	0	0.53	40	0	0.18	46	0	0.02	47	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries .....	0	0.09	45	0	0	48	0	0.11	47	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries .....	66.89	69.48	63	57.31	57.35	50	114.67	105.70	71	76.74	83.73	38	59.45	96.62	34
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies .....		28.44			43.92			29.39			65.48			43.51	
Interest income from subsidiary holding companies .....		6.44			0			0			0			0	
Management and service fees from subsidiary holding companies .....		0.37			0			0			0			0	
Other income from subsidiary holding companies .....		-1.46			0			0			0			0.15	
Operating income from subsidiary holding companies .....		34.47			43.92			29.39			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	90.79	58.57	53	89.54	65.31	39	90.45	76.69	32	92.76	77.61	34	90.55	72.95	38
Interest income from bank subsidiaries .....	0.02	0.72	53	0.01	2.06	69	0	0.11	67	1.45	0.23	92	2.91	0.55	89
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.90	43	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries .....	0	0.02	46	0	0	47	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	90.80	71.70	41	89.55	80.20	26	90.45	84.80	22	94.22	94.06	26	93.47	89.39	35
Dividends from nonbank subsidiaries .....	7.81	5.32	80	8.53	1.90	88	7.84	1.76	85	5.21	1.13	85	6.49	2.65	81
Interest income from nonbank subsidiaries .....	0	0.82	37	0	0.01	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries .....	0	0.01	47	0	0	48	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	7.81	10.59	72	8.53	3.37	85	7.84	2.06	83	5.21	1.56	83	6.49	3.33	80
Dividends from subsidiary holding companies .....	0	1.03	46	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies .....	0	0.13	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies .....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies .....	0	2.35	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt .....		142.34			613.06			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt .....		29.59			70.56			59.71			70.71			81.26	